

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-11380-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emanuel H. Neto
367 Nottingham Way
Union, NJ 07083

Catherine V. Padinha-Neto
367 Nottingham Way
Union, NJ 07083

Social Security No.: xxx-xx-9102 xxx-xx-7209

Employer's Tax I.D. No.:

NOTICE OF HEARING ON APPLICATION FOR COMPENSATION

NOTICE IS HEREBY GIVEN that there will be a hearing held before the honorable Vincent F. Papalia on:

Date: 6/17/21
Time: 02:00 PM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark, NJ 07102

for the purpose of acting on applications for compensation. Attendance by debtor(s) or creditors is welcome, but not required.

The following applications for compensation have been filed:

APPLICANT(S)

APPLICANT(S)
Nicholas Fitzgerald, Debtor's Attorney,
period: 9/4/2020 to 5/19/2021

COMMISSION OR FEES

\$2476.00

EXPENSES

EX-1
\$0.00

If this is a chapter 13 case, the fees and expenses awarded:

- will not reduce the amount to be paid to general unsecured creditors under the plan.
 - will reduce the amount to be paid to general unsecured creditors under the plan as follows:

Debtor(s) or other parties who wish to object must file an objection not later than 7 days prior to the hearing date. Objections must be filed with the Court and served on the applicant and other interested parties.

An appearance is not required on an application for compensation unless an objection is filed.

Dated: May 20, 2021

JAN:

Jeanne Naughton
Clerk

In re:
Emanuel H. Neto
Catherine V. Padinha-Neto
Debtors

Case No. 19-11380-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: May 20, 2021

User: admin
Form ID: 137

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Emanuel H. Neto, Catherine V. Padinha-Neto, 367 Nottingham Way, Union, NJ 07083-7932
aty	+ Nicholas Fitzgerald, Fitzgerald and Associates, 649 Newark Avenue, Jersey City, NJ 07306-2341
518038549	+ 1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
517982555	AT& T Mobility, Po Box 537104, Dillard, GA 30537-1040
517982553	+ Apotheker Scian PC, 520 Fellowship Road Ste C306, PO Box 5496, Mount Laurel, NJ 08054-5496
517982556	+ Bank Of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
517982557	+ Bca Financial Services, 18001 Old Cutler Road, Suite 462, Miami, FL 33157-6437
517982558	+ Berkely College, 430 Rahway Ave, Woodbridge, NJ 07095-3305
517982570	+ EZ Pass, 375 McCarter Highway, Newark, NJ 07114-2563
517982569	EZ Pass, Po Box 52003, Newark, NJ 07101-8203
517982571	+ HSBC, PO Box 2013, Buffalo, NY 14240-2013
517982572	+ Hsbc Bank Nevada N.A., 7575 Norman Rockwell Lane, Ste 110, Las Vegas, NV 89143-6015
517982573	+ Lab Corp Of America Holdings, Po Box 2240, Burlington, NC 27216-2240
517987720	+ MOHELA, Attn: Ascendum Education Solutions, PO Box 8961, Madison, WI 53708-8961
517982575	+ MOHELA/Debt of Ed, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
517982577	+ Portfolio Recovery, Po Box 41021, Norfolk, VA 23541-1021
518585336	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
517982581	+ The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
517995461	+ U S Department of Education/MOHELA, 633 Spirit Drive, Chesterfield, MO 63005-1243
517982583	+ Walt Disney World Co, 114 5th Ave #13, New York, NY 10011-5690
518147000	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-7700
517982584	+ Wells Fargo Home Mortgage, Attn: Bankruptcy, Po Box 10335, Des Moines, IA 50306-0335

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 20 2021 21:24:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 20 2021 21:24:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517982551	+ Email/Text: bankruptcynotice@1fbusa.com	May 20 2021 21:24:00	1st Financial Bank USA, Attn: Bankruptcy, Po Box 1200, North Sioux City, SD 57049-1200
517982554	+ Email/Text: g20956@att.com	May 20 2021 21:25:00	AT& T Mobility, Po Box 6463, Carol Stream, IL 60197-6463
518130174	+ Email/Text: g20956@att.com	May 20 2021 21:25:00	AT&T Mobility II LLC, %AT&T SERVICES INC., KAREN A. CAVAGNARO LEAD PARALEGAL, ONE AT&T WAY, SUITE 3A104, BEDMINSTER, NJ. 07921-2693
517982552	+ Email/Text: ally@ebn.phinsolutions.com	May 20 2021 21:22:00	Ally Financial, Attn: Bankruptcy Dept, Po Box 380901, Bloomington, MN 55438-0901

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: May 20, 2021

Form ID: 137

Total Noticed: 63

518041450	Email/Text: ally@ebn.phinsolutions.com	May 20 2021 21:22:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
518134953	Email/PDF: resurgentbknotifications@resurgent.com	May 20 2021 21:46:41	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518021846	+ Email/PDF: rmscedi@recoverycorp.com	May 20 2021 21:46:38	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982559	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 20 2021 21:45:34	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518007402	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 20 2021 21:46:45	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982561	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 20 2021 21:45:34	Capital One Bank USA NA, PO Box 6492, Carol Stream, IL 60197-6492
517982560	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	May 20 2021 21:46:34	Capital One Bank USA NA, 4851 Cox Road, Glen Allen, VA 23060-6293
517982562	+ Email/Text: bankruptcy@cavps.com	May 20 2021 21:24:00	Cavalry Portfolio Services, Attn: Bankruptcy Department, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322
518064816	+ Email/Text: bankruptcy@cavps.com	May 20 2021 21:24:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
517982566	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:45:40	Citibank, Centralized Bk/Citicorp Credit Svrs, Po Box 790040, St Louis, MO 63179-0040
517982564	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:46:41	Citibank, Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982565	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:45:43	Citibank, Citicorp Cr Svrs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
518158016	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:45:43	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
517982567	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:46:45	Citibank/The Home Depot, Attn: Recovery/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
517982568	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 20 2021 21:24:00	Comenity Bank, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
517982582	Email/PDF: Citi.BNC.Correspondence@citi.com	May 20 2021 21:44:43	Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040
518157701	Email/Text: bnc-quantum@quantum3group.com	May 20 2021 21:24:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518568384	+ Email/Text: sbse.cio.bnc.mail@irs.gov	May 20 2021 21:23:00	Department of Treasury, Internal Revenue Service, P O Box 7346, Philadelphia, PA 19101-7346
517982563	Email/PDF: ais.chase.ebn@americaninfosource.com	May 20 2021 21:46:32	Chase Card Services, Correspondence Dept, Po Box 15298, Wilmington, DE 19850
518028221	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2021 21:24:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
517982574	+ Email/Text: bankruptcydpt@mcmcg.com	May 20 2021 21:24:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
517982576	+ Email/Text: cedwards@ncsplus.com	May 20 2021 21:23:00	NCSPlus Incorporated, 117 East 24th Street, 5th Floor, New York, NY 10010-2937
518066281	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 20 2021 21:44:39	Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: May 20, 2021

Form ID: 137

Total Noticed: 63

518158834	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 20 2021 21:44:39	Portfolio Recovery Associates, LLC, C/O Capital One Bank (USA), N.A., POB 41067, Norfolk VA 23541
518066277	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 20 2021 21:46:37	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518068957	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 20 2021 21:46:37	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
518154457	+ Email/Text: bncmail@w-legal.com	May 20 2021 21:24:00	SYNCHRONY BANK, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
518149630	+ Email/PDF: gecsed@recoverycorp.com	May 20 2021 21:46:31	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
517982578	+ Email/PDF: gecsed@recoverycorp.com	May 20 2021 21:46:30	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517983666	+ Email/PDF: gecsed@recoverycorp.com	May 20 2021 21:45:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517982579	+ Email/PDF: gecsed@recoverycorp.com	May 20 2021 21:46:31	Synchrony Bank/American Eagle, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
517982580	+ Email/PDF: gecsed@recoverycorp.com	May 20 2021 21:45:31	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
518136768	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	May 20 2021 21:44:46	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517982585	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 20 2021 21:24:00	Westlake Financial Services, Customer Care, Po Box 76809, Los Angeles, CA 90076-0809
518050164	+ Email/Text: bankruptcynotice@westlakefinancial.com	May 20 2021 21:24:00	Westlake Financial Services, 4751 Wilshire Blvd, Suite 100, Los Angeles, CA 90010-3847

TOTAL: 41

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
cr	*+	Synchrony Bank c/o PRA Receivables Management, LLC, PO BOX 41021, Norfolk, VA 23541-1021
518038552	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038553	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038554	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038555	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038556	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038557	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038558	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038559	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038561	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038562	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038563	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038564	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038565	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038566	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038567	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038568	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038569	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038570	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999

District/off: 0312-2

User: admin

Page 4 of 4

Date Recd: May 20, 2021

Form ID: 137

Total Noticed: 63

518038571	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038572	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038573	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038574	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518038550	*+	1St Financial Bank Usa, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
518066302	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, C/O capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518585337	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 0 Undeliverable, 27 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Jason Brett Schwartz	on behalf of Creditor Westlake Financial Services jschwartz@mesterschwartz.com
John R. Morton, Jr.	on behalf of Creditor Ally Financial ecfmail@mortoncraig.com mortoncraigecf@gmail.com
Marie-Ann Greenberg	magecf@magtrustee.com
Nicholas Fitzgerald	on behalf of Joint Debtor Catherine V. Padinha-Neto fitz2law@gmail.com
Nicholas Fitzgerald	on behalf of Debtor Emanuel H. Neto fitz2law@gmail.com
Rebecca Ann Solarz	on behalf of Creditor SPECIALIZED LOAN SERVICING LLC rsolarz@kmllawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William M.E. Powers	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com
William M.E. Powers, III	on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 10